GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:2131
ANSWERED ON:12.12.2008
INSURANCE COVER UNDER NREGS
Verma Shri Ravi Prakash

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether the Government proposes to cover the National Rural Employment Guarantee Scheme(NREGS) workers under insurance scheme;

(b) if so the details thereof; and

(c) the number of workers likely to be covered under the scheme?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI CHANDRA SEKHAR SAHU)

(a) to (c) NREGA workers/beneficiaries have been included in `Rural Poor` category under Janashree Bima Yojana (JBY) with effect from 15.7.2008 subject to the following eligibility norms.

1.The Head of a rural household that has been registered under NREGA and has a job card would be eligible for insurance cover.

2.Such a person should have worked under NREGA for a minimum period of 15 days in a year.The coverage to the eligible person would commence from date when the minimum prescribed number of days worked are completed.

3.The insurance cover has to be renewed each year.The beneficiary would have to work atleast 15 days in a financial year to be eligible to renew his/her insurance.

4.A person will not be eligible for insurance cover under the scheme if he/she has already been covered by any other insurance scheme for life and disability sponsored by ant other Ministry/Department of the Government of India or of the State Government.

5.50% of the total premium of Rs. 200/- per beneficiary per annum i.e. Rs. 100/- shall be paid by the beneficiary/Nodal Agency/State Government.The Government of India share of Rs. 100/- will be paid out of the Social Security Fund with Life Insurance Corporation of India.

6.The Programme Officer of NREGA at the block/district level will be the Nodal Authority for the scheme.

The NREGA workers who fulfil the above mentioned criteria are eligible to be covered under JBY.